

District of Columbia Department of Housing and Community Development

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Community Services

REQUEST FOR APPLICATIONS

Homebuyer Assistance: First Trust Mortgage Interest Rate "Buy-down"

Community Development Block Grant (CDBG)

Issue Date: February 24, 2006

Closing Date: April 7, 2006



The District Department of Housing and Community Development pledges to foster the letter and spirit of the law for achieving equal housing opportunity in the District of Columbia.

LATE APPLICATIONS WILL NOT BE FORWARDED TO THE REVIEW PANEL



NOTICE

PRE-APPLICATION CONFERENCE



Homebuyer Assistance: First Trust Mortgage Interest Rate "Buy-down"

Community Development Block Grant Funding

Attendance Recommended

WHEN: March 10, 2006
WHERE: Department of Housing and Community Development
801 North Capitol Street, NE
9th Floor Conference Room
Washington, DC 20002
TIME: 10:00 AM

CONTACT PERSON:

Robert Mulderig, Deputy Director Department of Housing and Community Development Residential and Community Services Division (202) 442-7162

robert.mulderig@dc.gov



Checklist for Applications

Homebuyer Assistance: First Trust Mortgage Interest Rate Buy-down

Verify that the application form and attachments conform to all instructions.

DHCD will not forward unresponsive applications to the review panel.

The application is printed on 8½ by 11-inch paper, landscape, on one side, using 11- or 12-point type.
Word limits are observed.
The application is unbound (other than binder clips per the instructions).
The application form has three holes punched on the top (long) margin.
The attachments package has three holes punched in the left margins.
There are eight (8) copies of the application (following the same format as above), plus the original.
The electronic version of the application is submitted on a diskette or via email.
Two <u>original</u> completed Receipts (see RFA Attachment C) attached to the outside of the envelopes or packages for DHCD's approval upon receipt.
The application includes only the requested attachments (listed below): Organizational chart Board resumes Staff resumes Assurances (See RFA Attachment A) Certifications (Lobbying, Drug-Free, etc.) (see RFA Attachment B) Two Original Receipts (see RFA Attachment C) Equal Opportunity Certification Form (see RFA Attachment D) Section 504 Certification Form (see RFA Attachment E)

o Affirmative Marketing Plan (see RFA Attachment F)

Tax-exempt status determination letter
 Certificate of Good Standing from DCRA



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APPLICATION FORM

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Attachment E Section 504 Certification Form
Attachment F Affirmative Marketing Plan

District of Columbia
Department of Housing and Community Development
Residential and Community Services Division
Request for Applications (RFA)

SECTION 1: GENERAL INFORMATION

Introduction

The District of Columbia Department of Housing and Community Development (DHCD) receives Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD) each year to develop programs, projects, and activities that provide affordable housing and promote neighborhood revitalization for the benefit of low and moderate-income households.

As part of this effort, DHCD is proposing a new partnership with a public or non-profit organization demonstrating a history of commitment to the provision of affordable housing and/or homebuyer assistance to the District of Columbia and its residents. Specifically, DHCD is soliciting proposals for the express purpose of using federal CDBG funds to reduce the interest rate on first trust mortgages for District first-time homebuyers.

The Department intends to select one organization demonstrating in its application that it can produce clear positive outcomes for District resident first-time homebuyers. An applicant should use this application process to evidence their its to produce positive outcomes by demonstrating that it has <u>high project management and administrative capacity</u> and a <u>proven track record of delivering</u> products and services similar to or related to those defined in the application.

Purpose of Request for Application (RFA)

The purpose of this Request for Applications (RFA) is to solicit applications for grant funds that will be used to reduce the interest rate on first trust mortgages for District first-time homebuyers. DHCD intends to identify, select, and fund one public or non-profit organization that demonstrates organizational competence, performance capacity, and responsiveness to local needs and market demand appropriate to meeting the obligations of this grant-funded activity.

While the Department's intention is to make a single grant award for this purpose, the Department reserves the right to make multiple awards, each for a portion of the total proposed amount of funding, should it determine that doing so is in the best interests of the District's population of lowand moderate-income first-time homebuyers.

Award Period

Activities should be ready to start no later than July 1, 2006, and be completed by June 30, 2007 or sooner. Activity work plans and budgets will be required for this one-year period. The Department intends to obligate all funds necessary for the award period from FY 2006 funds.

The activity called for by this Request for Applications is being solicited by the Department on a pilot basis, and there is no assurance of additional funding beyond the award period cited. However, the Department may, at its sole discretion, include in any grant agreement to be executed as a result of

this RFA the opportunity to exercise options for extensions in both funding and activity period beyond the initial award.

Grant Award and Amount

DHCD plans to make available through this RFA up to \$4 million to be used expressly to reduce the interest rate on first trust mortgages for District first-time homebuyers.

SECTION 2: PROGRAM REQUIREMENTS & PRIORITIES

Program/Activity Name: First Trust Interest Rate "Buy-down"

Program Objective: The objective of this program activity is to use federal Community Development Block Grant (CDBG) to "buy down" the interest rate of first trust mortgages to be made available to income-eligible District resident first-time homebuyers, who by accessing this opportunity will be considered applicants to this homebuyer assistance program of the Department of Housing and Community Development.

Program Requirements: The following are the key eligibility criteria for the proposed program:

- Participant eligibility: First-time homebuyer household having resided in the District of Columbia for at least the past full calendar year at the time of application, with household income less than or equal to 80% of the Area Median Income (AMI), as published by the US Department of Housing and Urban Development, adjusted for household size.
- Subject property eligibility: A single dwelling unit to be occupied as a primary residence by the applicant household. Dwelling unit can be a single family home, townhome, condominium unit, or unit designated as the residence associated with share(s) of a cooperative residential property available for purchase. The subject property may not include multiple dwelling units.
- Mortgage product eligibility: The mortgage product for which the interest rate buy-down will be applied is a home purchase (acquisition <u>only</u>) mortgage product available to District resident first-time homebuyers.
- Terms of assistance to participants: Funds to be used to reduce the interest rate on the first-time homebuyer's first trust mortgage will be made available as grant funds not subject to a deed of trust to the Department. However, the Department will require that a covenant be executed at settlement requiring the homebuyer household to use the unit as its primary residence for at least five years; otherwise, a portion of the funds used to reduce the interest rate must be returned to the District at the time the property ceases to be the primary residence of the homebuyer.
- Relationship to other forms of Departmental assistance: Acceptance of assistance under
 this program may not preclude assistance under the Department's other first-time
 homebuyer programs providing downpayment and closing costs assistance, namely, the
 Home Purchase Assistance Program (HPAP), the DC American Dream Downpayment
 Initiative (ADDI), the Employer-Assisted Housing Programs (EAHP), or the Metropolitan
 Police Housing Assistance Program (MPHAP). While co-utilization of any of these other
 programs is not required for applicants to utilize Interest Rate Buy-down assistance, the
 Department encourages low-income homebuyer households to utilize all practical forms of
 homebuyer assistance.

Criteria for Evaluating Applications in Response to this Request:

The successful respondent to this Request for Applications (RFA) will be required to demonstrate the following:

 "Depth" of benefit—that is, the extent to which a market interest rate for a first trust mortgage will be reduced in quantifiable terms for each District homebuyer/borrower accessing the program. The Department is particularly interested in proposals that demonstrate

- proportionately greater depth of benefit to households at lower tiers of household income than the program's maximum household income designation, 80% of AMI.
- "Breadth" of benefit—that is, the number of District homebuyer/borrowers anticipated to be benefited through the funds available.
- Efficiency of benefit—that is, the amount of available funds being applied directly to the
 reduced interest rate vs. any funds needed for program management or administration.
 (Note: Any funds needed for program management or administration must be <u>directly related</u>
 to the <u>buy-down</u> of the first trust mortgage, not to other aspects of homebuyer mortgage
 administration. The Department's expectation is that a minimal amount of funding may be
 needed for program administration.)
- Leverage of benefit—that is, the extent to which the applicant demonstrates the commitment
 of funds other than District funds to the buy-down, in order to maximize the breadth and
 depth of benefit for District homebuyer/borrowers. The funds of the first trust mortgage itself
 are <u>not</u> included in this calculation, except to the extent that funds can be demonstrated to
 have already reduced the first trust mortgage to a below-market rate of interest, prior to the
 buy-down facilitated with District funding.
- Effectiveness of benefit marketing/distribution—that is, the extent to which the interest rate buy-down benefit will be effectively targeted to and accessed by income-eligible households, with a priority for serving households at lower tiers of income than the program's maximum household income designation, 80% of AMI. Determination of income eligibility will be a requirement of the successful respondent.
- Organizational capacity: The successful respondent will be required to demonstrate that it
 has the organizational capacity--including legal, financial, administrative, and
 system/technology components—necessary to carry out the programmatic requirements
 envisioned.
- Partnerships: The successful respondent will be required to demonstrate:
- (1) A significant history of working with first-time homebuyers or other District residents in need of affordable housing and successfully assisting significant numbers of those populations to obtain and maintain affordable housing/homeownership; and
- (2) A significant history of working with a broad spectrum of other partner agencies to accomplish objectives related to affordable homeownership/affordable housing. This history should include, but not be limited to, partnerships with the local and federal government offices in the District, and other public agencies involved in the development and provision of affordable homeownership opportunities.

Activity Targeting

The first trust interest rate buy-down product/program must be available on a District-wide basis to current District residents who are first-time homebuyers with household incomes less than or equal to 80% of Area Median Income. For this homebuyer assistance product, the Department is particularly interested in focusing attention on households:

 at lower tiers of household income than the program's maximum household income designation, 80% of AMI; and who are also applicants to the Department's existing homebuyer assistance programs
 (Home Purchase Assistance Program, American Dream Downpayment Initiative, Employer-Assisted Housing Program, and Metropolitan Police Housing Assistance Program).

The successful respondent will demonstrate the ability to successfully target the first trust interest rate buy-down product/program to these households.

Threshold Requirements (required of any proposed program of activities for an application to be considered for selection)

In addition to demonstrating the ability to meet programmatic requirements described above, an applicant must meet the following threshold requirements for the activities proposed in response to this RFA:

- Any program receiving funding under this RFA must comply with all applicable Federal and
 District laws which provide for accessibility for people with disabilities, including, but not
 limited to, the following laws and regulations:
 - (1) D.C. Law 3-76: *District of Columbia Architectural Barriers Act of 1980, Sec 1500.1 et. seq.* states in part, "... all buildings, structures, and premises which are used by the general public and which are regulated by this Code be made accessible to physically handicapped persons."
 - (2) The Architectural Barriers Act, as Amended (42 U.S.C. §4151 *et seq.*) is an Act to insure that certain buildings financed with Federal funds are so designed and constructed as to be accessible to the physically handicapped.
 - (3) Title III, American With Disabilities Act (ADA), 28 CFR Part 36, Nondiscrimination on the Basis of Disability by Public Accommodations and in Commercial Facilities. The applicant's site of business must be accessible or have a plan to be in compliance within ninety (90) days after execution of the grant.
- Any program receiving funding under this RFA must comply with all applicable Federal and
 District laws and regulations concerning lead-based paint remediation as applicable to
 property acquired with program assistance, including the relevant federal and local
 regulations at: 24 CFR Part 35 et. seq.; and DCMR Title 20, Chapter 8, Sec. 806 (1998).

Since the federal requirements concerning lead-based paint remediation are substantially different for assistance that includes rehabilitation as an activity from assistance that includes acquisition as the only activity, any mortgage product for which the interest rate buy-down would be applied under funding resulting from this RFA must be a home purchase/acquisition only mortgage product.

SECTION 3: APPLICANT QUALIFICATIONS

Eligible Organizations

Applications are requested from qualified public and non-profit organizations that have a significant history of serving the residents of the District of Columbia through initiatives that provide or increase affordable housing, specifically, homebuyer assistance for first-time homebuyers. DHCD encourages responses from applicants that reflect the concerns of the diverse populations and cultures found throughout the District of Columbia's communities.

Organizational Capacity

A successful applicant has the staff and board resources available to be an effective change agent in assisting first-time homebuyers. The applicant's overall administrative capacity as it relates to all requirements of grant management will be closely examined. Applicants will be evaluated on the basis of financial management capability, staff qualifications, administrative capability, creditworthiness, and demonstrated understanding of all issues involved in performing all activities required under CDBG fund administration.

Governing Body Membership

The successful applicant will demonstrate that its board or other governing body:

- is broadly representative of the District community at-large, including low- and moderate-income residents of the District;
- possesses skills and/or experience related to affordable housing, community development, and/or neighborhood revitalization, with special emphasis on homebuyer assistance; and
- possesses the legal, business administration, and management skills required to oversee a multimillion dollar enterprise in partnership with the District government.

The Department prefers that the majority of the applicant organization's governing body membership (at least 51%) be from among the following categories: (1) low- and moderate-income residents of the District; (2) owners or senior officers of private establishments and other institutions located in and serving the District of Columbia's low-/moderate-income households; and/or 3) representatives of District neighborhood organizations with a proven track record of serving low- and moderate-income residents.

Experience-based Evidence of Performance

Applicants must demonstrate an understanding of the complex social and economic factors affecting the communities in which they have heretofore been active, provide evidence of previous accomplishments, and reveal how their efforts will effect measurable positive change. Proposed activities should result in measurable, quantifiable outcomes for the District's first-time homebuyer population, as noted above in "Program Requirements."

Partnerships

Successful applicants have the capacity to leverage resources from financial and other private and public entities. Therefore, demonstrated working relationships with banks and other lenders, law firms, accounting firms, technical assistance providers, federal government agencies, foundations, other non-profits, etc. are an essential qualification for grant recipients.

Threshold Requirements (required of any applicant for the application to be considered for selection)

In addition to demonstrating capacity to carry out activities, an applicant must meet the following eligibility requirements for its organization:

- The applicant must be a non-profit/tax-exempt corporation designated by the Internal Revenue Service.
- The applicant must be certified as a non-profit organization by the DC Department of Consumer and Regulatory Affairs (DCRA).
- The applicant must be in good standing in the District of Columbia and must be current on all
 obligations to the District and Federal governments. (i.e., D.C., Federal and local taxes, and
 outstanding loans).
- The applicant must have written conflict of interest policies and procedures governing employees and board members in regard to the award and administration of contracts and other financial interests and benefits. These procedures must include the retention of Conflict of Interest declarations executed by each employee and board member.
- Nondiscrimination in the Delivery of Services. The applicant must comply with federal and local laws which prohibit discrimination in the delivery of program and services, including, but not limited to, the following laws and regulations:
 - 1) Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.)- Prohibits discrimination on the basis of race, color or national origin in programs and activities receiving federal financial assistance.
 - 2) Section 109 of Title I of the Housing and Community Development Act of 1974 (24 CFR Parts 6,180,570)— No person on the basis of race, color, national origin, sex or religion, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity funded in whole or in part with community development funds.
 - 3) The Age Discrimination Act of 1975 (42 U.S.C. 6101-07)— Prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.
 - 4) Section 504 of the Rehabilitation Act of 1973 (24 CFR Part 8), as amended provides that "No otherwise qualified individual with handicaps in the United States ...shall solely by reason of his handicap be excluded from the participation in be denied the benefits of or be subjected to discrimination under any program or activity receiving Federal financial assistance...".
 - 5) All federal and local laws and regulations which offer consumer protections from prohibited lending practices; also, the District of Columbia's Lending Revisions Act of 2002 (14-354) and mortgage foreclosure procedures enacted in the "Mortgage Foreclosure Procedures Reform Act of 2003."

SECTION 4: SELECTION PROCESS

Selection Criteria, Part 1. Organizational Profile and Capacity -- 100 points

Criterion	Points Available
Staff—	
 the application describes organizational staff possessing skills and 	15
experience appropriate to the organization's mission and activities.	
Board — The successful applicant will demonstrate that its board or other	
governing body:	
 is broadly representative of the District community at-large, and 	
especially of low- and moderate-income residents of the District and	10
representative of private and non-profit organizations serving low-	
and moderate-income residents;	
possesses skills and/or experience related to affordable housing,	
community development, and/or neighborhood revitalization, with	
special emphasis on homebuyer assistance; and	10
 possesses the legal, business administration, and management skills required to oversee a multimillion dollar enterprise in 	
partnership with the District government.	
Management—	
the application evidences the financial stability of the organization;	10
 the application describes organizational systems currently in place to 	
manage finances, information, and administrative functions; and	10
the application demonstrates the organization's ability to assemble	
the monetary resources necessary to undertake complex community	10
development activities.	
Experience—	
the application evidences the organization's experience in	10
successfully implementing outcome-based community development	10
activities;	
the application demonstrates the organization's ability to evaluate	5
activity outcomes;	J
the application demonstrates the organization's ability to manage	10
and evaluate activity progress; and	10
 the application demonstrates the organization's ability to identify and 	10
resolve organizational challenges.	10
Total	100
Total	100

Selection Criteria, Part 2. Proposed Activities and Outcomes for Homebuyer Assistance through First Trust Mortgage Interest Rate Buy-down -- 150 points

Criterion	Points Available
 Understanding of the problem and proposal to address Application describes the applicant's understanding of the issues in the current residential real estate market facing first-time homebuyers, especially households with low-/moderate-income; and the proposed activities to address this issue through the provision of first trust mortgage financing with interest rates "bought down" by the infusion of DHCD CDBG funds. 	15
 "Depth" of benefit Application maximizes the extent to which a market interest rate for a first trust mortgage will be reduced in quantifiable terms for each District homebuyer/borrower accessing the program. The Department is particularly interested in proposals that demonstrate proportionately greater depth of benefit to households at lower tiers of household income than the program's maximum household income designation, 80% of AMI. 	30
 "Breadth" of benefit Application maximizes the number of District homebuyer/borrowers anticipated to be benefited through the funds available. 	30
Application maximizes amount of available funds being applied directly to the reduced interest rate vs. any funds needed for program management or administration. (Note: Any funds needed for program management or administration must be directly related to the buy-down of the first trust mortgage, not to other aspects of homebuyer mortgage administration. The Department's expectation is that a minimal amount of funding may be needed for program administration.)	40
Application maximizes the extent to which the funds other than District funds are committed to the first trust interest rate buy-down. The funds of the first trust mortgage itself are not included in this calculation, except to the extent that funds can be demonstrated to have already reduced the first trust mortgage to a below-market rate of interest, prior to the buy-down facilitated with District funding.	15

Effectiveness of benefit marketing/distribution	
 Application maximizes the extent to which the interest rate buy-down benefit will be successfully targeted to and accessed by income- eligible households, with a priority for serving households at lower tiers of income than the program's maximum household income 	
designation, 80% of AMI. Determination of income eligibility will be a requirement for the successful respondent.	20
Total	150

Review Panel

The review panel for this RFA is composed of neutral, qualified, professional individuals who have been selected for their unique experiences in evaluating mortgage programs that assist low-moderate income first-time homebuyers.

When the review panel has completed its evaluations, the panel will make recommendations for awards based on the highest combined scores for Parts 1 and 2 of the application. The Department and Review Panel will determine together minimum thresholds for each of Part 1 and Part 2 which must be met in order for an applicant to be awarded funding. The process of evaluating applications may require applicants to make an oral presentation before the panel and/or require the panel to conduct a site visit of the applicant's facility.

Decision on Awards

The recommendations of the review panels are advisory only and are not binding on the Department of Housing and Community Development. The final decision on awards vests solely with the District of Columbia DHCD.

After reviewing the recommendations of the review panels and any other information considered relevant, the Agency Director will determine the award funds to a designated subrecipient. Disbursements of awards are contingent on receipt of federal award.

Post-Selection

The applicant whose proposal is approved for funding will be required to enter into a grant agreement with DHCD for implementation of the funded activity. This agreement will include provisions that will ensure compliance with federal and District laws and regulations and define the terms of the disbursement of funds.

Prior to execution of the grant agreement, the successful applicant will meet with DHCD staff to reach consensus on crafting the specific activities that will be undertaken under the grant agreement so that the applicant's mission, community needs, and District Government priorities are addressed. This effort will result in the detailed work plan, outcome measures, and budget that will become part of the grant agreement.

Upon execution of the grant agreement, which is anticipated to be no later than July 1, 2006, the grantee will receive the first scheduled fund disbursement.

In accordance with Federal and District requirements, DHCD will conduct evaluations of its grantee's use of the CDBG funds. The review objectives will include financial management and accountability, internal control structure, regulatory compliance, and program performance. The reviews may also include scheduled or unscheduled site visits. Accordingly, a grantee will be required to make available to DHCD all information and records necessary for the completion of its evaluation.

All organizations receiving Federal grant funds are subject to the audit requirement outlined in OMB Circular A-133. The Federal audit requirement will apply to any grantee which expends more than \$500,000 in CDBG funds during any one fiscal year. (See **Resources** section below.) All DHCD grant agreements will require that an audit be conducted of the organization's finances by a CPA firm for each fiscal year of the grant period. The audit must be conducted after the grant is closed out for each fiscal year of the grant period. DHCD will provide some funding for the completion of the audit which is commensurate with the complexity of the audit, and/or which assists in meeting any Federal requirements.

Contact Person

For further information, please contact:
Robert E. Mulderig
Deputy Director for Residential and Community Services
Department of Housing and Community Development
801 North Capitol Street, NE, 6th Floor
Washington, DC 20002
202-442-7162
202-442-7089 (fax)
robert.mulderig@dc.gov

SECTION 5: APPLICATION INSTRUCTIONS

Format

There are four parts to the application package:

- Part 1 of the application form
- Part 2 of the application form
- Attachments
- Electronic version of application on diskette

The attached application form is available in MSWord format from DHCD via email or from the DHCD website at http://www.dhcd.dc.gov.org/main.shtm. While not recommended, the form may be completed by hand. If you would like the form e-mailed to you, send a message with your request to shari.acosta@dc.gov.

Internet

Applicants who obtained this RFA through the Internet are asked to provide the Residential and Community Services Division with the following:

- Name of organization
- Key contact
- Mailing address
- Telephone and fax numbers.

This information is requested so that the applicant can receive updates and/or addenda to the RFA.

Application Form Instructions

The form is a series of Word generated tables. Enter requested data in the cells where indicated. Word/page counts are identified for questions requiring narrative responses. Do not exceed the stated limit.

The completed form should be printed out in landscape format one side, on 8½ by 11-inch paper with three holes punched (i.e., with a standard 3-hole punch) at the top (long) edge.

Margins must be no less than one inch and a minimum font size of 10-point is required (New Times Roman, Courier, or Arial Narrow type recommended). Pages MUST be numbered. **The review panel will not review applications that do not conform to these requirements.**

The pages of Part 1 and Part 2 of the application should be attached separately with binder clips and then bound together with an additional binder clip.

Application packages should have:

- No binding or covers
- No staples
- No graphics
- No attachments other than those requested

Required Attachments

The following attachments to the completed form are required:

Articles of Incorporation and Bylaws
Organizational Chart
Board Resumes
Staff Resumes
Assurances (RFA Attachment A)
Certifications (Lobbying, Drug-Free, etc.) (RFA Attachment B)
Two Original Receipts (RFA Attachment C)
Equal Opportunity Certification (RFA Attachment D)
Section 504 Certification Form (RFA Attachment E)
Affirmative Marketing Plan (RFA Attachment F)
Federal tax-exempt status determination letter
Certificate of Good Standing from DCRA (obtained within the past three months)

The attachments package should be arranged in the order items are listed with three holes punched (i.e., with a standard 3-hole punch) and attached with a binder clip. The entire package should then be attached to Part 1 of the application form with an additional binder clip. Questions related to Attachments D, E, and F may be directed to Ms. Sonia Gutierrez, Fair Housing Coordinator at (202) 442-7238.

Applicants may obtain the Certificate of Good Standing at DCRA's One-Stop Business Center located in Room 1100 at 941 North Capitol Street, NE; the certificate may be requested by mail to Ms. Regina Dobbins, DCRA Corporations Division, 941 North Capitol Street, NE, Washington, DC 20002. There is a \$20 fee for the certificate. For additional information, call the Corporations Division at (202) 442-4432.

Pre-Application Conference

The Pre-Application Conference will be held March 10, 2006 from 10:00 a.m. to 12:00 noon at the Department of Housing and Community Development, 801 N. Capitol Street, NE, 9th Floor Conference Room, Washington, DC, 20002.

Explanations to Prospective Applicants

Applicants are encouraged to mail, e-mail, or fax their questions to the contact person listed above on or before March 13, 2006. Questions submitted after the deadline date will not receive responses. Please allow ample time for mail to be received prior to the deadline date.

Resources

For more information about the Department of Housing and Community Development, please visit: http://www.dhcd.dc.gov.org/main.shtm

Information regarding federal regulations that apply to Community Development Block Grants can be found on the US Department of Housing and Urban Development website: http://www.hud.gov/offices/cpd/communitydevelopment/.

Circulars A-110 and A-122 detailing federal spending requirements are available from the US Office of Management and Budget: http://www.whitehouse.gov/omb/circulars/a110/a110.html; and http://www.whitehouse.gov/omb/circulars/a122/a122.html.

Circular A-133, which details federal audit requirements, is available from the US Office of Management and Budget: http://www.whitehouse.gov/omb/cirulars/a133/a133.html.

A wide range of information regarding community development issues and funding opportunities can be found at: http://www.knowledgeplex.org

SECTION 6: APPLICATION SUBMISSION

Application Identification

A total of nine (9) applications (Part 1 and Part 2 with attachments), and an electronic version of both parts on one diskette, are to be submitted in an envelope or package. Attachment D should be affixed to the outside of the envelope or package. Of the nine (9) applications, one (1) application must be an original. DHCD will not forward the application to the review panel if the applicant fails to submit the required eight (8) copies, plus one (1) original.

Telephonic, telegraphic and facsimile submissions will not be accepted.

Application Submission Date and Time

Applications are due no later than 4:00 p.m. on April 7, 2006. All applications will be recorded upon receipt. Applications **submitted at or after 4:01 p.m.**, April 7, 2006 will not be forwarded to the review panel. Any additions or deletions to an application will not be accepted after the deadline.

The eight (8) copies, plus the original and diskette, **must be** delivered to the following location:

Department of Housing and Community Development Residential and Community Services Division 801 North Capitol Street, NE 6th Floor Washington, DC 20002 Attention: Robert Mulderig, Deputy Director

Mail/Courier/Messenger Delivery

Applications that are mailed or delivered by Messenger/Courier services **must be** sent in sufficient time to be received by the deadline at the above location. Messenger/Courier services delivering applications at or after the post dated time **will not be accepted**.

Late Applications Will Not Be Forwarded To The Review Panel

Notice of Non-Discrimination

In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code Section 2-1401.01 et seq., (Act) the District of Columbia does not discriminate on the basis of actual or perceived: race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, familial status, family responsibilities, matriculation, political affiliation, disability, source of income, or place of residence or business. Sexual harassment is a form of sex discrimination which is also prohibited by the Act. In addition, harassment based on any of the above protected categories is also prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subject to disciplinary action.